

Drake Family Budget

Projected for Year Ending Dec 31, 2010

Current Date 7/8/2008

Monthly Take-Home Pay	School	Summer
	Diane	2,500
Glenn	950	1,800
Total	3,450	4,300

Savings	Account	Starting	Ending
	Main		4,000
Home		0	9,000
Total		4,000	12,110

Year-End Summary	Total Take-Home Pay	43,950
	Monthly Average	3,663
	Monthly Minimum	3,450
	Monthly Maximum	4,300
	Total Expenses	35,840
	Monthly Average	2,987
	Monthly Minimum	2,265
Monthly Maximum	5,170	

Home Savings Plan

Monthly Transfer to Home Acct*	900
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*Only during months of positive cash flow

Take-Home Pay & Expenses		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Pay	Diane	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500
	Glenn	950	950	950	950	950	1,800	1,800	1,800	950	950	950	950
	Total	3,450	3,450	3,450	3,450	3,450	4,300	4,300	4,300	3,450	3,450	3,450	3,450
Expenses	Rent	850	850	850	850	850	850	850	850	850	850	850	850
	Food	650	650	650	650	650	650	650	650	650	650	650	650
	Utilities	225	210	175	165	120	135	145	145	140	140	170	210
	Phone	75	75	75	75	75	75	75	75	75	75	75	75
	Car Payments	175	175	175	175	175	175	175	175	175	175	175	175
	Insurance	125	125	125	125	125	125	125	125	125	125	125	125
	Tuition	1,900	0	0	0	0	900	0	1,900	0	0	0	0
	Books	700	0	0	0	0	300	0	700	0	0	0	0
	Travel	190	120	150	450	120	180	720	400	130	150	250	300
	Miscellaneous	150	150	150	150	150	150	150	150	150	150	150	150
	Total	5,040	2,355	2,350	2,640	2,265	3,540	2,890	5,170	2,295	2,315	2,445	2,535
Net Cash Flow	-1,590	1,095	1,100	810	1,185	760	1,410	-870	1,155	1,135	1,005	915	

Monthly Savings		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Main	Starting Balance	4,000	2,410	2,605	2,805	2,715	3,000	2,860	3,370	2,500	2,755	2,990	3,095
	Deposits	3,450	3,450	3,450	3,450	3,450	4,300	4,300	4,300	3,450	3,450	3,450	3,450
	Withdrawals	5,040	2,355	2,350	2,640	2,265	3,540	2,890	5,170	2,295	2,315	2,445	2,535
	Transfer to Home	0	900	900	900	900	900	900	0	900	900	900	900
	Ending Balance	2,410	2,605	2,805	2,715	3,000	2,860	3,370	2,500	2,755	2,990	3,095	3,110
Home	Starting Balance	0	0	900	1,800	2,700	3,600	4,500	5,400	5,400	6,300	7,200	8,100
	Deposit from Main	0	900	900	900	900	900	900	0	900	900	900	900
	Ending Balance	0	900	1,800	2,700	3,600	4,500	5,400	5,400	6,300	7,200	8,100	9,000
Total Savings	2,410	3,505	4,605	5,415	6,600	7,360	8,770	7,900	9,055	10,190	11,195	12,110	

Home Savings Projections

Savings Deposit per Month

Months	500	600	700	800	900	1000
12	=\$A5*B\$4	=\$A5*C\$4	=\$A5*D\$4	=\$A5*E\$4	=\$A5*F\$4	=\$A5*G\$4
24	=\$A6*B\$4	=\$A6*C\$4	=\$A6*D\$4	=\$A6*E\$4	=\$A6*F\$4	=\$A6*G\$4
36	=\$A7*B\$4	=\$A7*C\$4	=\$A7*D\$4	=\$A7*E\$4	=\$A7*F\$4	=\$A7*G\$4

Home Loan

Annual Interest Rate	0.065
Interest Payment per Year	12
Interest Rate per Period	=B3/B4
Number of Years	30
Number of Payments	=B4*B6
Loan Amount	150000
Monthly Loan Payment	=-PMT(B5,B7,B8)

Timov Family Budget

Mortgage Plan (1 or 2)	2
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Year-End Summary		Sum	Average	Maximum	Minimum
Pay	Sergei	=SUM(C18:N18)	=AVERAGE(C18:N18)	=MAX(B18:N18)	=MIN(C18:N18)
	Ava	=SUM(C19:N19)	=AVERAGE(C19:N19)	=MAX(B19:N19)	=MIN(C19:N19)
	Total	=SUM(C20:N20)	=AVERAGE(C20:N20)	=MAX(B20:N20)	=MIN(C20:N20)
Expenses	Taxes	=SUM(C21:N21)	=AVERAGE(C21:N21)	=MAX(B21:N21)	=MIN(C21:N21)
	Car Payments	=SUM(C22:N22)	=AVERAGE(C22:N22)	=MAX(B22:N22)	=MIN(C22:N22)
	Health Insurance	=SUM(C23:N23)	=AVERAGE(C23:N23)	=MAX(B23:N23)	=MIN(C23:N23)
	Other	=SUM(C24:N24)	=AVERAGE(C24:N24)	=MAX(B24:N24)	=MIN(C24:N24)
	Mortgage	=SUM(C25:N25)	=AVERAGE(C25:N25)	=MAX(B25:N25)	=MIN(C25:N25)
	Total	=SUM(C26:N26)	=AVERAGE(C26:N26)	=MAX(B26:N26)	=MIN(C26:N26)
Net Cash Flow		=SUM(C27:N27)	=AVERAGE(C27:N27)	=MAX(B27:N27)	=MIN(C27:N27)

Monthly Values		January	February	March	April	May
Pay	Sergei	4200	4200	4200	4200	4200
	Ava	3500	3900	4300	4700	2800
	Total	=SUM(C18:C19)	=SUM(D18:D19)	=SUM(E18:E19)	=SUM(F18:F19)	=SUM(G18:G19)
Expenses	Taxes	2400	2500	2600	2800	2200
	Car Payments	215	215	215	215	215
	Health Insurance	495	495	495	495	495
	Other	4700	750	750	600	700
	Mortgage	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)
	Total	=SUM(C21:C25)	=SUM(D21:D25)	=SUM(E21:E25)	=SUM(F21:F25)	=SUM(G21:G25)
Net Cash Flow		=C20-C26	=D20-D26	=E20-E26	=F20-F26	=G20-G26

Mortgage Plan 1	Annual Rate	0.067
	Compounded	12
	Monthly Rate	=J5/12
	Years	30
	# of Payments	=J8*J6
	Principal	315000
	Monthly Payment	=-PMT(J7,J9,J10)

Mortgage Plan 2	Annual Rate	0.067
	Compounded	12
	Monthly Rate	=N5/12
	Years	20
	# of Payments	=N8*N6
	Principal	218000
	Monthly Payment	=-PMT(N7,N9,N10)

	June	July	August	September	October	November	December
	4200	4200	4200	4200	4200	4200	4200
	2200	500	2500	2700	3200	3400	3100
	=SUM(H18:H19)	=SUM(I18:I19)	=SUM(J18:J19)	=SUM(K18:K19)	=SUM(L18:L19)	=SUM(M18:M19)	=SUM(N18:N19)
	2000	1500	2100	2100	2300	2400	2300
	215	215	215	215	215	215	215
	495	495	495	495	495	495	495
	700	1500	5600	600	700	1000	1200
	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)	=IF(\$C\$3=1,\$J\$11,\$N\$11)
	=SUM(H21:H25)	=SUM(I21:I25)	=SUM(J21:J25)	=SUM(K21:K25)	=SUM(L21:L25)	=SUM(M21:M25)	=SUM(N21:N25)
	=H20-H26	=I20-I26	=J20-J26	=K20-K26	=L20-L26	=M20-M26	=N20-N26

Chemistry 303

First Semester Scores

Posted 12/20/2010

Students	=COUNT(F17:F52)
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Class Summary	Exam	Weight	Median	Maximum	Minimum	Range
	Exam 1	0.2	=MEDIAN(B17:B52)	=MAX(B17:B52)	=MIN(B17:B52)	=E8-F8
	Exam 2	0.2	=MEDIAN(C17:C52)	=MAX(C17:C52)	=MIN(C17:C52)	=E9-F9
	Exam 3	0.2	=MEDIAN(D17:D52)	=MAX(D17:D52)	=MIN(D17:D52)	=E10-F10
	Final Exam	0.4	=MEDIAN(E17:E52)	=MAX(E17:E52)	=MIN(E17:E52)	=E11-F11
	Overall	=SUM(C8:C11)	=MEDIAN(F17:F52)	=MAX(F17:F52)	=MIN(F17:F52)	=E12-F12

Student Scores

Student ID	Exam 1	Exam 2	Exam 3	Top Ten Overall Scores	
				Final Exam	Overall
390-120-2	84	80	83	72	=B17*\$C\$8+C17*\$C\$9+D17*\$C\$10+E17*\$C\$11
390-267-4	98	92	91	99	=B18*\$C\$8+C18*\$C\$9+D18*\$C\$10+E18*\$C\$11
390-299-8	54	56	51	65	=B19*\$C\$8+C19*\$C\$9+D19*\$C\$10+E19*\$C\$11
390-354-3	98	95	90	94	=B20*\$C\$8+C20*\$C\$9+D20*\$C\$10+E20*\$C\$11
390-423-5	83	83	74	77	=B21*\$C\$8+C21*\$C\$9+D21*\$C\$10+E21*\$C\$11
390-433-8	52	63	58	53	=B22*\$C\$8+C22*\$C\$9+D22*\$C\$10+E22*\$C\$11
390-452-0	97	98	93	91	=B23*\$C\$8+C23*\$C\$9+D23*\$C\$10+E23*\$C\$11
390-485-7	87	77	83	87	=B24*\$C\$8+C24*\$C\$9+D24*\$C\$10+E24*\$C\$11
390-648-6	94	91	92	97	=B25*\$C\$8+C25*\$C\$9+D25*\$C\$10+E25*\$C\$11
390-699-6	74	75	50	64	=B26*\$C\$8+C26*\$C\$9+D26*\$C\$10+E26*\$C\$11
391-260-8	96	84	95	96	=B27*\$C\$8+C27*\$C\$9+D27*\$C\$10+E27*\$C\$11
391-273-8	73	75	78	74	=B28*\$C\$8+C28*\$C\$9+D28*\$C\$10+E28*\$C\$11
391-315-1	89	89	73	82	=B29*\$C\$8+C29*\$C\$9+D29*\$C\$10+E29*\$C\$11
391-373-1	99	94	85	93	=B30*\$C\$8+C30*\$C\$9+D30*\$C\$10+E30*\$C\$11
391-383-6	92	93	96	80	=B31*\$C\$8+C31*\$C\$9+D31*\$C\$10+E31*\$C\$11
391-500-8	81	88	78	88	=B32*\$C\$8+C32*\$C\$9+D32*\$C\$10+E32*\$C\$11
391-642-7	72	80	83	86	=B33*\$C\$8+C33*\$C\$9+D33*\$C\$10+E33*\$C\$11
391-865-0	86	74	84	81	=B34*\$C\$8+C34*\$C\$9+D34*\$C\$10+E34*\$C\$11
391-926-7	97	91	96	97	=B35*\$C\$8+C35*\$C\$9+D35*\$C\$10+E35*\$C\$11
391-928-5	86	68	62	87	=B36*\$C\$8+C36*\$C\$9+D36*\$C\$10+E36*\$C\$11

Chemistry 303

First Semester Scores

Posted 12/20/2010

392-248-7	70	71	88	77	=B37*\$C\$8+C37*\$C\$9+D37*\$C\$10+E37*\$C\$11
392-302-1	80	73	78	80	=B38*\$C\$8+C38*\$C\$9+D38*\$C\$10+E38*\$C\$11
392-363-7	87	74	77	73	=B39*\$C\$8+C39*\$C\$9+D39*\$C\$10+E39*\$C\$11
392-475-2	98	99	89	99	=B40*\$C\$8+C40*\$C\$9+D40*\$C\$10+E40*\$C\$11
392-539-3	98	99	95	85	=B41*\$C\$8+C41*\$C\$9+D41*\$C\$10+E41*\$C\$11
392-709-8	71	53	57	51	=B42*\$C\$8+C42*\$C\$9+D42*\$C\$10+E42*\$C\$11
392-798-4	81	61	68	61	=B43*\$C\$8+C43*\$C\$9+D43*\$C\$10+E43*\$C\$11
392-834-1	79	70	66	70	=B44*\$C\$8+C44*\$C\$9+D44*\$C\$10+E44*\$C\$11
393-181-6	79	71	57	70	=B45*\$C\$8+C45*\$C\$9+D45*\$C\$10+E45*\$C\$11
393-254-4	88	78	89	71	=B46*\$C\$8+C46*\$C\$9+D46*\$C\$10+E46*\$C\$11
393-287-6	83	83	69	74	=B47*\$C\$8+C47*\$C\$9+D47*\$C\$10+E47*\$C\$11
393-332-3	99	90	98	93	=B48*\$C\$8+C48*\$C\$9+D48*\$C\$10+E48*\$C\$11
393-411-8	83	74	78	82	=B49*\$C\$8+C49*\$C\$9+D49*\$C\$10+E49*\$C\$11
393-440-4	90	88	86	82	=B50*\$C\$8+C50*\$C\$9+D50*\$C\$10+E50*\$C\$11
393-552-0	99	94	91	94	=B51*\$C\$8+C51*\$C\$9+D51*\$C\$10+E51*\$C\$11
393-792-5	80	60	85	70	=B52*\$C\$8+C52*\$C\$9+D52*\$C\$10+E52*\$C\$11

WizardWorks

250 North Avenue

Customer	Kevin Kemper
Date	7/8/2008
Order No.	31528

Shipping Address	
Address 1	418 Alcorn Lane
Address 2	
City	Greenfield
State	IN
Zip	46140

Shipping Options	
Standard	\$4.99
Overnight	\$12.99

Discount*	3%
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**For orders exceeding \$200*

Shipping*	standard
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**Enter standard or overnight*

Customer Order

Item	Name	Price	Qty	Charge
BF005	Bucket of Fireworks	\$42.50	1	\$42.50
F128	Nightair Fountain	\$9.95	3	\$29.85
R315	Mountain Rockets (Box 20)	\$49.50	2	\$99.00

Subtotal	\$171.35
Discount	\$0.00
After Discount	\$171.35

5% Sales Tax	\$8.57
Shipping	\$4.99 standard

TOTAL	\$184.91
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Home Loan Calculations

Eason Financial Services

100 Forward Drive

Meridian, ID 83642

Maximum Affordable
Monthly Payment

\$1,800

Annual Interest Rate
Compounded

6.50%

12 times per year

		Years				
		10	15	20	25	30
Mortgage	\$200,000	\$2,270.96	\$1,742.21	\$1,491.15	\$1,350.41	\$1,264.14
	\$210,000	\$2,384.51	\$1,829.33	\$1,565.70	\$1,417.94	\$1,327.34
	\$220,000	\$2,498.06	\$1,916.44	\$1,640.26	\$1,485.46	\$1,390.55
	\$230,000	\$2,611.60	\$2,003.55	\$1,714.82	\$1,552.98	\$1,453.76
	\$240,000	\$2,725.15	\$2,090.66	\$1,789.38	\$1,620.50	\$1,516.96
	\$250,000	\$2,838.70	\$2,177.77	\$1,863.93	\$1,688.02	\$1,580.17
	\$260,000	\$2,952.25	\$2,264.88	\$1,938.49	\$1,755.54	\$1,643.38
	\$270,000	\$3,065.80	\$2,351.99	\$2,013.05	\$1,823.06	\$1,706.58
	\$280,000	\$3,179.34	\$2,439.10	\$2,087.60	\$1,890.58	\$1,769.79
	\$290,000	\$3,292.89	\$2,526.21	\$2,162.16	\$1,958.10	\$1,833.00
	\$300,000	\$3,406.44	\$2,613.32	\$2,236.72	\$2,025.62	\$1,896.20